

Kiva.org

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Kiva Organization Loans

25th October 2023

OVERVIEW

Kiva.org is an online crowdfunding platform that provides financial services to people and groups that have financial challenges. It has provided funding to most vulnerable populations around the world.

GOALS

1. The poverty levels and the rate of borrowing.
2. Gender distribution.
3. Terms of payment and the effect on the repayment methods.

The poverty levels and the rate of borrowing

The multidimensional poverty index(MPI) from the dataset helps to understand better the background of the borrowers. It indicates if a country lies below the poverty level which is MPI that is less than 0.3. I would like to find out if from the dataset most borrowers use the loans for agricultural purposes and food purchases, which entirely leads to consumption of the funds contrary to investing in manufacturing and production. It is easy to determine the poverty level and sectors funded by Kiva from the data available in the dataset. However, it is impossible to determine the correlation between poverty level and rate of borrowing since the variables are not available in the dataset.

Gender Distribution

Gender distribution is one of the major factors shaping the financial sectors and in our dataset I would like to check if this would be a factor. The data frame has a category of the borrower genders and this would help provide a clear analysis of the gender distribution of the borrowers.

It is however hard to count the genders since the dataset is not clear if some borrowers had formed groups.

Terms of payment and the effect on the repayment methods.

From the dataset I would like to check if the terms of payment affect the borrower's method of repayment. The dataset shows flexible repayment methods. It is however hard to determine if the terms would affect the repayment method since the data available in the dataset cannot be enough to determine the relationship since other factors like interest rates and penalties accrued would be very useful in the analysis.

Analysis on the poverty levels and the rate of borrowing

From the dataset, the first 5 sectors with the highest loan amounts are :

1. Agriculture
2. Food
3. Retail
4. Services
5. Clothing

The data from the dataset shows that the borrowers seek more funding in these sectors. Sectors like construction, manufacturing and wholesale are among the least funded sectors in the regions represented by the dataset. This shows how borrowing in these regions is consumption based other than capital creation. The mean of the multidimensional poverty index(MPI) in the dataset is 0.104049 which is way below the recommended standard of 0.3. This shows the regions in the dataset are thriving in poverty and most borrow to finance consumption and small scale businesses in both agricultural and retail sectors.

Recommendations and Conclusion

One should track your project metrics and indicators regularly, and compare them with your baseline or target values. A good tool to help track your project metrics and indicators is a project dashboard, which is a visual display of your project status and performance. To track your project progress, you need to measure your project metrics and indicators. Project metrics and indicators are quantitative or qualitative measures that show how your project is performing against your project scope and goals. However, challenges like lack of well defined variables and poor quality of the data in the datasets may lead to yielding no results.